

# Family Self-Sufficiency News

*"There are no shortcuts to  
any place worth  
going"*  
-Beverly Sills

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## Budgeting Resources

- **Better Budgeting: Free Money Saving Tips,** <http://www.betterbudgeting.com/>
- **Wise Up Women:** <http://wiseupwomen.tamu.edu/>
- **America Saves:** <http://www.americasaves.org/>
- **Money Smart:** <http://www.fdic.gov/consumers/consumer/moneysmart/mscbi/mscbi.html>
- **Money Choices:** <http://www.moneychoices.com/>
- **My Money:** <http://www.mymoney.gov/>
- **Plan a Budget:** <http://planabudget.com/>

## Our Very First First-Time Homebuyer's Workshop

In May, we hosted our very first "First-Time Homebuyer's Workshop" presented by Money Management International. Families attending the workshop learned about:

- Goal setting
- Budgeting
- Credit and credit scores
- Predatory lending
- County homeownership programs

The feedback we received from this workshop was tremendous. Watch for more workshops in the future, including budgeting, credit, as well as homeownership preparation.



The homeowner resource handout from the workshop is included in this newsletter.

*Be willing to take the first step, no matter how small it is. Concentrate on the fact that you are willing to learn. Absolute miracles will happen.*  
--Louise L. Hay

## More Successful FSS Graduates



Congratulations to all of our graduates. Here are just a few of our recent graduates.

Kimberly started the FSS program unemployed. She is now working fulltime using her accounting degree.



Daysi worked the whole time she was in FSS. She increased her income significantly and she no longer needs rental assistance. She is looking forward to being a homeowner in the near future.



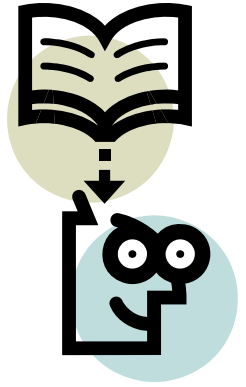
Norma has seen what hard work can do for someone. She has been working full time and promoted to supervisor. She hopes to be a manager one day.

## The High Price of Education

We all know the old adage, “you’ve got spend money to make money”. That might not necessarily be the case. There are many options for those of you enrolled in school already, going back to school, or putting children through college.

### FINANCIAL AID

Financial aid is monetary aid from federal funding, however the same application will qualify you for state and school aid as well. The application process is open from January 1<sup>st</sup> of every year until March 2<sup>nd</sup> for federal student funding. You can find the application, as well as instructions online at [www.fafsa.ed.gov](http://www.fafsa.ed.gov). To fill out an application online, you do need your completed tax returns for the current year. The whole process may seem confusing, so it is recommended to do a little research beforehand. A good website to start with is [www.edfund.org](http://www.edfund.org), where you can find such resources as assistance with financial aid applications, college planning, and even information on student loans. Another helpful resource is [www.finaid.org](http://www.finaid.org), which offers information on various loans, financial aid tips, and advice on student loan consolidation, for those of you who might be inundated with different loans. For those that are solely interested in community colleges, there is a great website called [www.icanaffordcollege.com](http://www.icanaffordcollege.com) that assists community college-bound students with financial aid advice. If you are receiving TANF benefits and considering school, definitely inquire with your HHSA caseworker about CALWORKS programs.



### SCHOLARSHIPS

Scholarships are widely available to people who actively seek them. Just about every corporation has a scholarship fund that you may be eligible for. The trick is to actually look for them. For this, we recommend scholarship search engines, such as [www.fastweb.com](http://www.fastweb.com), [www.collegeboard.com](http://www.collegeboard.com), and [www.petersons.com](http://www.petersons.com). There are many of scholarships out there, and some can be very specific and some very broad, so you should be open to a variety of options. As tedious as it sounds, most require a short essay on various topics. However, a lot of the essays ask for the same response, so you can get away with writing a short essay on your financial need, for example, and submit it to different scholarship funds. If you think a 500-word essay is intimidating, this article alone is [tinkering on 500 words](#), so don't be discouraged. Another option is the San Diego Foundation, in which you can fill out one general application for all the scholarships they offer. Their website can be found at [www.sdfoundation.org/scholarships/](http://www.sdfoundation.org/scholarships/). For additional tips and advice about looking for scholarships and what to say in the application visit, <http://scholarship.lifetips.com/>. Also watch for emails from us on other scholarship opportunities. Recently one of our FSS participants was awarded a scholarship from the Housing Authority Insurance Group. She learned about it from one of the FSS Tidbits emails. If you aren't receiving periodic emails from us, be sure you give us your email address.

### STUDENT LOANS

Student loans can be complicated if you do not know what you are doing. You can visit your own bank and find out about their options, but the important thing is to do your research. Other options are to, again fill out the FAFSA application initially and see if you qualify for additional student loans that may cover the remainder of your tuition/costs.

## The Key to Repairing Credit



Many of you have expressed an interest in cleaning up your credit. This is definitely a vital step in your journey towards self-sufficiency and homeownership. Once a year you are entitled to a free credit report from each of the 3 credit bureaus. To access your credit report, log on to [www.annualcreditreport.com](http://www.annualcreditreport.com). It is important for you to get your credit score so you know what's on it, make sure nobody has stolen your identity, and see what might need to be worked on. If you have questions about your credit report or need to work on cleaning it up, make sure you have a copy handy when you contact an agency for help. There are several local non-profit agencies which can help you work on your credit. Money Management International, Debt Free America, and Springboard Credit Counseling are just a few of the non-profit organizations that assist people with credit

problems and debt management.

- Money Management International: [www.crediteducation.org](http://www.crediteducation.org)
- Debt Free America: <http://debtfreeamerica.com>
- Springboard Credit Counseling: [www.credit.org](http://www.credit.org)

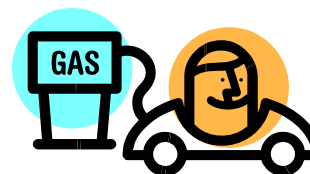
## How to Save Money On Gas



It's safe to assume everyone takes a hit economically when they pay over \$4.00 a gallon at the pump. Although it would be nice to find super cheap gas, we must face the fact that the high prices may be with us for a long time. There are some things that you can do to get more bang out of your buck when it comes to filling up.

### Driving:

- Drive the speed limit: driving fast will use more gas to go the same distance, although you may get there a bit slower, it's worth it. Not only will you be driving safer, but also saving pennies that add up to dollars.
- Use the cruise-control function on your car: this enables you to maintain a constant speed that eliminates pressing hard on the gas/brakes.
- Limit how long your car is on, but not in motion: rather than go through the drive-through, park and go inside. While it was once thought that starting up your car wastes a lot of gas, that's not the case anymore; it's about equal to idling for 30 seconds. It is recommended to not turn off your engine if you are going to idle for less than a minute. Also rethink your route to limit how much you are stopping, consider routes that have more right turns where you wait a less amount of time.
- Drive at a safe distance from cars ahead of you: slamming your brakes wastes a huge amount of gas, and then getting your car moving again, does as well.
- Park in the shade: gas actually can evaporate from your tank.
- Use your Air Conditioner initially, and then turn to the fan.
- Plan ahead: avoid high traffic times, or find alternate routes.



### Car maintenance:

- Remove unnecessary items from your car: emptying your trunk alone can lighten the weight of your car, wasting less energy to get it moving, therefore wasting less gas.
- Get a tune up: air filters, tire pressure and motor oil can all impact your car's fuel efficiency.

### Filling up:

- Find the cheapest gas around your area: these are usually located a great distance from the freeways, but are located in our very neighborhoods. Or do your research online, sites like <http://www.sandiegogasprices.com/> allow people to post cheap gas prices in areas around San Diego.
- Statistically gas prices are cheaper on Wednesdays
- Don't fill up until the last quarter tank: this can extend your gas because you're driving around with a lighter load.
- Watch for gas trucks: when gas stations refill, it stirs up sediment, which will go into your tank and reduce efficiency. Avoid stations that just refilled for a day or two.

### Other ideas:

- Find alternatives to driving: Maybe bike to work if it's close, walk to a restaurant close by in the early evening for dinner or make use of public transportation. Granted, public transit isn't the best here in San Diego, but sites like 511 Transit, <http://www.sdcommute.com/> provide information on how to get to your destination as fast as possible. When you go to the trip planner link, available in English and Spanish, you can enter a starting point and destination and from there the website will generate the best route, giving your exact directions to the transit stop, exact times and which routes to take. It will get you from point A to point B faster than you know.
- Combine errands: combine tasks and errands to do in one long trip. And before leaving home call ahead to find out business hours.
- Carpool with people in your neighborhood, or at work. It's always a good idea to check with your employers to see if they have a ride and share program, that will provide arrangements to meet in busy parking lots where it's safe to leave your car, and carpool from there. Not only are you being kind to the environment, but you're also saving money.
- And if you can, trade in that gas-guzzler for a more fuel-efficient car: Researching sites like, <http://www.fueleconomy.gov/feg/bestworst.shtml> can help.



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California offers great programs like Head Start, First 5, and San Diego CARES. Children from low-income families can reap the benefits of Pre-Kindergarten education. The Head Start Program has 169 childcare centers in the San Diego area serving kids from birth to Kindergarten age and also offers various services for the entire family. First 5 San Diego, in association with San Diego CARES, also offers the same services in addition to kits for new parents (available in English and Spanish for free). To see if you qualify simply go to their websites and register online. <http://www.sandiegoheadstart.org>; <http://www.first5sandiego.com>; <http://www.ymcacrs.org/>

When you finish your studies or training and it's time to look for a job or you are already working but want a different job, searching for jobs on the internet is one option. Most employers list their job openings on their own website, but many also post them on a variety of websites. Check out websites such as: <http://www.sandiegoatwork.com>

For more help with your job search, visit your nearby Career Center (see [www.sandiegocareercenter.com](http://www.sandiegocareercenter.com))



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Walter F. Ekard

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Department of Housing and  
Community Development  
Catherine Lichterman,

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